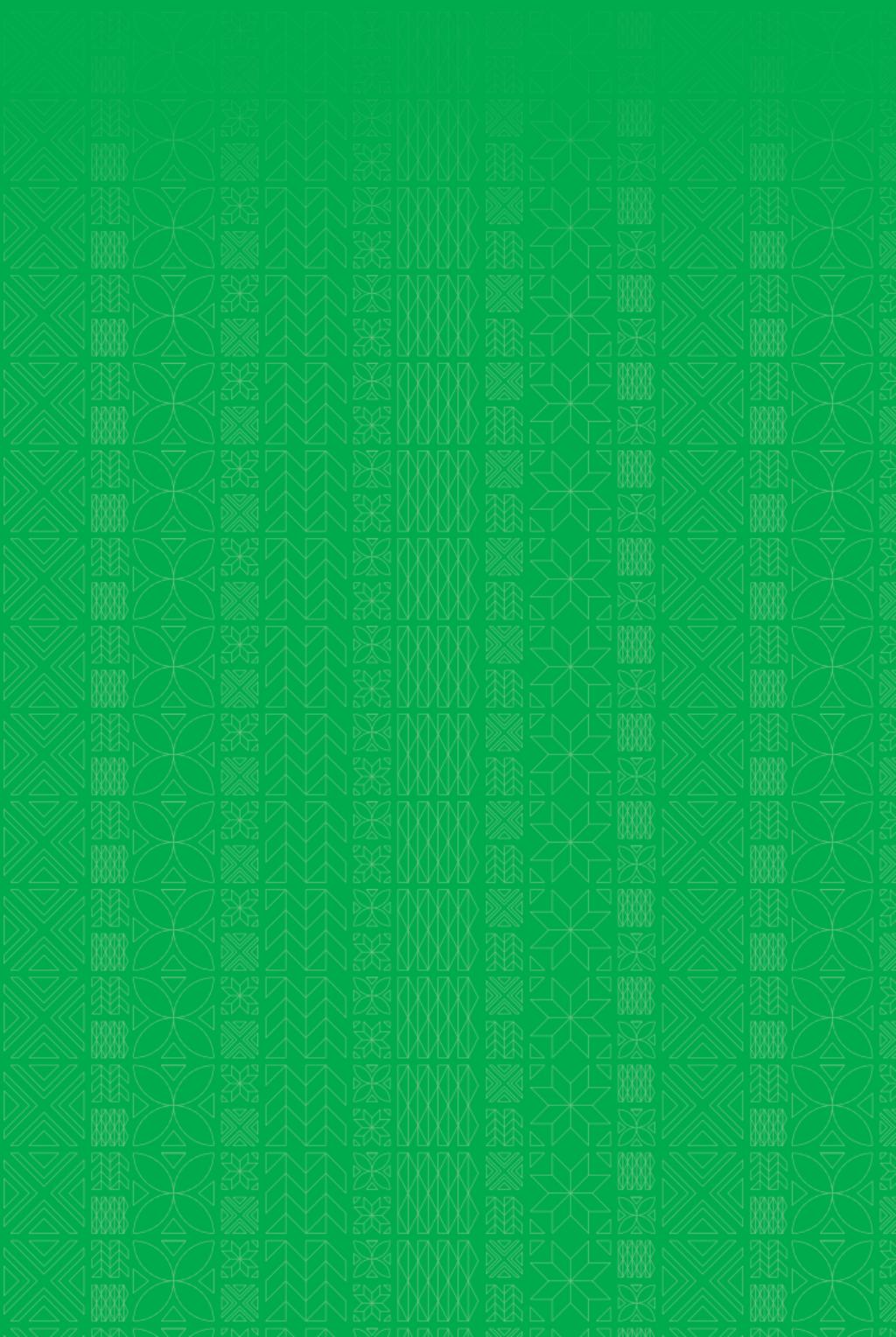




LENDING AND CREDIT CARD

Fees & Charges



Fees and charges for *lending and credit card*

At BSP, we try to make banking straightforward and transparent. We want you to know exactly what fees you'll be charged. This brochure tells you about the fees and charges for our lending and credit card products, so you can make decisions with confidence.

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Personal Loans

Personal Loans and Overdrafts

(Secured and Unsecured)

Establishment Fees

Up to \$499	\$75
\$500 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 and above	1% of approved amount

Service Fee

Up to \$4,999	\$12.50 per month
\$5,000 to \$14,999	\$22.50 per month
\$15,000 to \$19,999	\$27.50 per month
\$20,000 to \$999,999	0.1% per month (maximum \$300)
\$1,000,000 and above	0.03% per month
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
Account Overdrawn Fee – Personal Cheque Account	\$10 per day while the account is overdrawn
Referral Fee for Temporary Overdraft or Uncleared Effects	\$25 per referral

Motor Vehicle Loan

Establishment Fees

Up to \$499	\$75
\$500 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$400
\$50,000 and above	1% of approved amount

Service Fee

Up to \$4,999	\$10 per month
\$5,000 to \$9,999	\$15 per month
\$10,000 to \$19,999	\$20 per month
\$20,000 to \$49,999	\$25 per month
\$50,000 and above	\$35 per month
Inspection Fee	\$40 per inspection
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Credit Cards

VISA Essential

Joining Fee	\$50
Annual Fee	\$50 per annum
Replacement Card	\$20 per replacement
PIN Re-Issue	\$5 per re-issue
Copy of Sales Voucher	\$10 per transaction
Statement Copy Fee	\$10 per copy
Interest Free Days	up to 55 days on purchases only

Balance Enquiry

• own bank's ATMs	\$1 per transaction
• other banks' ATMs	\$2 per transaction

Cash Advance

• own bank's ATMs/branches	\$5 per transaction
• other banks' ATMs	\$10 per transaction
Late Payment Fee	\$20 (where minimum monthly repayment is not paid by the payment due date)

VISA Gold

Joining Fee	\$95
Annual Fee	\$95 per annum
Replacement Card	\$20 per replacement
PIN Re-Issue	\$5 per re-issue
Copy of Sales Voucher	\$10 per transaction
Statement Copy Fee	\$10 per copy
Interest Free Days	Up to 55 days on purchases only

Balance Enquiry

• own bank's ATMs	\$1 per transaction
• other banks' ATMs	\$2 per transaction

Cash Advance

• own bank's ATMs/branch	\$5 per transaction
• other banks' ATMs	\$10 per transaction

Late Payment Fee

\$20 (where minimum monthly repayment is not paid by the payment due date)

VISA Gold Advantage

Joining Fee	\$95
Annual Fee	\$95 per annum
Replacement Card	\$20 per replacement
PIN Re-Issue	\$5 per re-issue
Copy of Sales Voucher	\$10 per transaction
Statement Copy Fee	\$10 per copy
Interest Free Days	Up to 55 days on purchases only

Balance Enquiry

• own bank's ATMs	\$1 per transaction
• other banks' ATMs	\$2 per transaction

Cash Advance

• own bank's ATMs/branch	\$5 per transaction
• other banks' ATMs	\$10 per transaction
Late Payment Fee	\$20 (where minimum monthly repayment is not paid by the payment due date)

Other Credit Card fees

International Cash Disbursement Fee	\$10 per transaction (applicable on BSP ATM withdrawals using internationally issued cards)
Foreign Currency Conversion Fee	2.5% of transaction value on overseas transactions only

Owner-Occupied and Investment Home Loans

Owner-Occupied Home Loan

Establishment Fee

Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (Minimum \$650)
Above \$250,000	\$2,500
FNPF Housing Transfer	\$100 per application (excluding fees levied by FNPF)

Inspection Fee

Where transport is provided by:

Customer	\$50 per inspection
The Bank:	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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Investment Home Loan

Establishment Fee

Up to \$49,999	\$650
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\$50,000 to \$250,000	1% of the approved amount (minimum \$650)
Above \$250,000	\$2,500
FNPF Housing Transfer	\$100 per application (excluding fees levied by FNPF)

Inspection Fee

Where transport is provided by:

Customer	\$50 per inspection
The Bank:	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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MicroCredit Loan

\$200 to \$500	\$25
\$501 to \$1,000	\$40
Service Fee	\$5 per month
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Business Loans & Overdrafts

Business Overdraft

Establishment Fee (negotiable)	1% of the facility limit (minimum \$650)
Service Fee	
Up to \$1,000,000	0.1% per month (maximum \$300)
Above \$1,000,000	0.03% per month
Account Overdrawn Fee	\$15 per day while the account is over drawn by \$100 or more
Referral Fee for Temporary Overdraft or Uncleared Effects	\$25 per referral

Business Term Loan

Establishment Fee	1% of facility limit (negotiable)
Service Fee	
Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$99,999	\$35 per month
\$100,000 to \$499,999	\$50 per month
\$500,000 to \$999,999	\$100 per month
\$1,000,000 and above	0.021% per month
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Finance Lease

Establishment Fee	1% of loan facility (minimum \$650)
Rental Arrears Collection	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
Break Cost Fee	30 days' interest on the outstanding principal balance, to be calculated at the fixed interest rate of the existing account
Stamp Duty on Master Lease	Is applicable

Insurance Premium Finance

Establishment Fee

\$2,000 to \$4,999	\$125
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 and over	1% of limit amount
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date).

Bonds and Guarantees

Establishment Fee	1.75% of bonds/guarantees (minimum \$50)
Six Monthly Charge	1% of bonds/guarantees (minimum \$40)
Cancellation	1% of bonds/guarantees on pro-rata basis (minimum \$40)

Document Handling¹ \$80 per document

Smart Business (This product suite is no longer offered)

Unsecured Loan (We no longer offer this product)

Establishment Fee

\$1,000 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 and above	\$500

Service Fee

\$1,000 to \$4,999 Fee	\$12.50 per month
\$5,000 to \$14,999	\$22.50 per month
\$15,000 to \$19,999	\$27.50 per month.
\$20,000 and above	0.10% per month (max. \$300)
Loan Arrears	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Term Loan (We no longer offer this product)

Establishment Fee

\$1,000 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 to \$250,000	1% of approved amount

Service Fee

Up to \$14,999	\$5
\$15,000 to \$49,999	\$20
\$50,000 to \$99,999	\$35
\$100,000 to \$250,000	\$50

Inspection Fee

Where transport is provided by:

Customer \$40 per inspection

The Bank

• within 20km of \$60 per inspection

bank branch

• outside 20km of \$60 plus \$0.50 per km
bank branch

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Asset Loan (We no longer offer this product)

Establishment Fee

\$1,000 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 to \$250,000	1% of approved amount

Service Fee

Up to \$14,999	\$5
\$15,000 to \$49,999	\$20
\$50,000 to \$99,999	\$35
\$100,000 to \$250,000	\$50

Inspection Fee

Where transport is provided by the:

Customer	\$50 per inspection
Bank:	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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Other Loan Fees

Insurance Fee

House with Engineer's Certificate	0.185% of sum insured
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House without Engineer's Certificate:	0.22% of sum insured
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- If joined scheme prior to 31 Mar 2003, earthquake, cyclone and fire cover is available.
- If joined scheme after 31 Mar 2003 then only fire cover is available.

Contents with Burglary Cover	0.3% of sum insured
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Contents without Burglary	0.2% of sum insured
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Cover Motor Vehicle	2% of sum insured
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Other Fees

Variation to Loan Terms and Conditions	\$100
Commitment Fee	1% per annum on undrawn portion (This fee applies when you do not fully draw down the loan amount or have an undrawn balance on the loan account 3 months from the date of the acceptance of the offer letter and the bank has not cancelled your loan. This fee will be charged monthly and will be debited to your loan account monthly. The Bank may recalculate your repayments and advise you accordingly).
Switch Fee	\$300 (payable when switching between loan products or changing interest rates. Switch is subject to bank approval).
Preparations of Specific Security Interest Agreement (SSIA) ²	\$750 per document
Preparation of Residential Mortgage Documentation ²	\$1,000 per document
Search Fee (For companies, titles, deeds, etc.)	\$35 per search

Security Document Handling Fees - Preparation

Variation of Mortgage ¹	\$500 per document
Up-stamping Cases (Authorities) ¹	\$250 per document
Letter of Charge ¹	\$500 per document
Non-Consumer Credit Act (CCA) Mortgage ¹	\$650 per document
General Security Interest Agreement (GSIA) ¹	\$650 per document
SSIA over Life Policy ¹	\$100 per document
Assignment of Rent ¹	\$100 per document
SSIA over Term Deposit ¹	\$100 per document
Guarantee ¹	\$100 per document

Letter of Continuance	\$350 per document
SSIA ² (additional documents)	\$250 per document
Mortgage ²	\$350 per document
(additional documents)	

Security Document Handling Fees - Discharge

(Re-assignment of Life Policy, Bill of Sale and Mortgage etc.)

One Document ¹	\$100 per document
Each Additional Document ¹	\$30 per document
Settlement Attendance Fee	\$100
Security Document	\$1 per page
Photocopying Fee	
Third Party Fees and	Fees may apply
Statutory Charges (Stamp	
Duty, Registration and	
Solicitors' Fees)	

Footnotes

¹Plus stamp duty.

²Plus disbursements and transfer costs, and stamp duty.

Important

This brochure contains current fees and charges. Fees do not include Government charges. BSP may vary your fees and charges. We will tell you 30 days before changing or introducing any new fees and charges.

Need help?

Get in touch with our friendly team.

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Visit your nearest BSP branch